

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Margaret Sue Ellis

Application No. 09/992,348

Filed: November 21, 2001

For: CREDIT RISK MANAGING LOAN POOLS

Confirmation No.: 7197

Art Unit: 3634

Examiner: Liu, I Jung

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
(Under 37 C.F.R. § 1.97(c)(1), § 1.97(e)(2), and § 1.98)**

Sir:

The Examiner is requested to consider the references noted on the enclosed Form PTO/SB/08a and PTO/SB/08b during examination of the above-identified patent application. The references are submitted for the Examiner's consideration and are submitted pursuant to the duty of disclosure under 37 C.F.R. § 1.56. In submitting the references, no representation is made or implied that the references are or are not material to the examination of the application. The Examiner is encouraged to make his or her own determination of materiality. Pursuant to 37 C.F.R. § 1.98(a)(2)(ii), photocopies of the U.S. patent and publication documents are not provided, unless required by the Office.

The references cited on the enclosed PTO/SB/08a and PTO/SB/08b were cited recently in United States application No. 11/871,548, which is owned by the Assignee of this application.

Statement Under 37 C.F.R. § 1.97(e)(2)

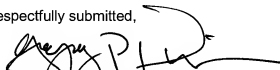
No item of information contained in the enclosed Form PTO/SB/08a and PTO/SB/08b was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in the enclosed Form PTO/SB/08a and PTO/SB/08b was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Supplemental Information Disclosure Statement.

Pursuant to 37 C.F.R. § 1.97(c)(1) and § 1.97(e)(2), no fees are believed due with respect to this filing. However, should any such fees or petitions be required, please consider this a request therefor and authorization to charge Deposit Account No. 04-1415 as necessary.

If the Examiner has any questions, please contact the undersigned attorney.

Dated: August 5, 2008.

Respectfully submitted,



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Enclosure